(d) and (e) As a step towards consolidation of RRBs, the process of amalgamation of RRBs in contiguous districts sponsored by the same bank within a State has been initiated in consultation with the Sponsor Banks, NABARD and the respective State Governments.

Duplication of credit cards

2862. SHRI ANAND SHARMA: Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that crime syndicates are duplicating credit cards of unsuspecting customers by using illegal technological means; and

(b) if so, what measures have been taken by the enforcement agencies to check this crime?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM) : (a) Yes, Sir. Reserve Bank of India has reported that few instances of duplication of Credit Cards of unsuspecting customers by use of illegal technological means has come to their notice. There is a trend of duplicating Credit Cards in the market for unauthorised uses by unscrupulous elements.

(b) Reserve Bank of India has advised in May, 2001 to banks to set up internal control systems to combat frauds related to Credit Cards. The banks in turn have put in place control measures as under:

(i) Special monitoring of transactions incurred in high risk countries is in place. In some banks, customers who visit high risk countries are re-issued a card with new number. Old card is blocked in the system.

(ii) Banks also monitor authorization transactions on a real time basis and customer are contracted if the transactions appear to be suspicious.

World Bank Structural Adjustment Loan facility for Punjab

2863. SHRI VARINDER SINGH BAJWA: Will the Minister of FINANCE be pleased to state :

(a) whether the State Government of Punjab has applied for World Bank Structural Adjustment Loan (SAL) facility of about 800 million dollars to

enable to accelerate its development programmes;

(b) if so, when the request was received;

(c) whether the request has since been considered, if so, the details thereof, if not, the reasons for delay;

(d) the present status of the request; and

(e) by when a final decision is likely to be taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM) : (a) and (b) Yes, Sir. State Government of Punjab has applied for World Bank Structural Adjustment Loan (SAL) in July 2003.

(c) to (e) It has not been feasible to consider the State Government's request for Structural Adjustment Loan (SAL) since the State does not qualify for such assistance.

Agricultural loans to farmers in Punjab

2864. SHRI VARINDERSINGH BAJWA : Will the Minister of FINANCE be pleased to state :

(a) the names of branches of Nationalized Banks/Co-operative Banks in Punjab which are providing agriculture loans to farmers;

(b) the amount of credit provided to farmers through Kisan Credit Cards and direct help to farmers especially in Hoshiarpur district of Punjab during the last two years, year-wise;

(c) the number of applications pending in Hoshiarpur district;

(d) whether Government propose to simplify the procedure for providing loans to farmers;

(e) whether it has come to the notice of the Government that different banks are charging different rate of interest on loan; and;

(f) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM) : (a) There are 2549 Rural and Semi Urban Branches of Nationalised Banks, Regional Rural Banks and Co-operative